



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmllawgroup.com  
Attorneys for Secured Creditor  
Wells Fargo Bank, National Association, on behalf of the  
registered Holders of Bear Stearns Asset Backed  
Securities I Trust 2007-AC2, Asset-Backed Certificates,  
Series 2007-AC2

Order Filed on February 21, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Craig A. Butts  
  
Debtor.

Case No.: 18-21260 MBK

Adv. No.:

Hearing Date: 1/22/19 @ 9:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: February 21, 2019**

A handwritten signature of Michael B. Kaplan in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Craig A. Butts

Case No: 18-21260 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, New Jersey Housing & Mortgage Finance Agency, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 28 Beechwood Road, Township Of White, NJ, 07823, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Joan Sirkis Warren, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 17, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2018 through January 2019 for a total post-petition default of \$8,317.46 (4 @ \$2,206.08, less suspense of \$506.86); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$8,317.46 will be paid over six months by Debtor remitting \$1,386.00 per month for five months and \$1,387.46, which additional payments shall begin on February 1, 2019 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2019, directly to Secured Creditor's servicer, SPS, Inc, Salt Lake City, UT, 84165 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's motion for relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Craig A. Butts  
 Debtor

Case No. 18-21260-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Feb 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2019.

db +Craig A. Butts, 28 Beechwood Road, Belvidere, NJ 07823-2534

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, National Association, on behalf of the registered Holders of Bear Stearns Asset Backed Securities I Trust 2007-AC2, Asset-Backed Certificates, Series 2007-AC2 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Loss Mitigation Select Portfolio Servicing Center dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Joan Sirkis Warren on behalf of Debtor Craig A. Butts joan@joanlaverylaw.com

Kevin Gordon McDonald on behalf of Creditor Wells Fargo Bank, National Association, on behalf of the registered Holders of Bear Stearns Asset Backed Securities I Trust 2007-AC2, Asset-Backed Certificates, Series 2007-AC2 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6